


photos

20 31

17 JAN 1995

1. CASE NO. 941103CCC1042 N94AD161		2. INVESTIGATOR'S ID 8 1 7 0		3. OFFICE CODE 8 0 . 0		EPIDEMIOLOGIC INVESTIGATION REPORT
4. DATE OF ACCIDENT YR MO DAY 9 4 0 8 3 0		5. DATE INVESTIGATION INITIATED YR MO DAY 9 4 1 2 0 8				
6. SYNOPSIS OF ACCIDENT OR COMPLAINT A 6 month old toaster oven apparently malfunctioned and the resulting heat ignited lauan paneling in the kitchen of an unoccupied one story two bedroom bungalow. The owner and his girlfriend had stayed in the bungalow the night before and left early in morning and claimed not to have used the toaster oven. A burned bun was observed inside the unit. Damage was estimated at \$60,000.						
7. LOCATION (Home, school, etc.) Bungalow (kitchen)		8. CITY Sparta		9. STATE N J		
10A. FIRST PRODUCT Toaster Oven		11A. TRADE/BRAND NAME, MODEL NUMBER, MANUFACTURER & ADDRESS Black & Decker TOAST-R- OVEN, model UNKNOWN				
10B. SECOND PRODUCT Lauan paneling		11B. TRADE/BRAND NAME, MODEL NUMBER, MANUFACTURER & ADDRESS Black & Decker (U.S.), Inc., Towson, MD. UNKNOWN				
12. AGE OF VICTIM 9 9 9		13. SEX (Use numerical code) MALE - 1 FEMALE - 2 UNKNOWN - 3 9		14. DISPOSITION No Injury		15. INJURY DIAGNOSIS No Injury
16. BODY PART No Injury		17. RESPONDENT(S) (Mother, Friend) Fire marshal, fire invest, insur. agent		18. TYPE INVESTIGATION ON SITE 1 TELEPHONE 2 OTHER 3 3		19. TIME SPENT 0 8 0
20. ATTACHMENTS MULTI		21. CASE SOURCE Newspaper		22. REVIEWED BY YR MO DAY 8 3 7 2 9 5 0 1 1 0		
23. PERMISSION TO DISCLOSE NAMES (NON-NEISS CASES ONLY) CPSC MAY DISCLOSE MY NAME <input type="checkbox"/> CPSC MAY NOT DISCLOSE MY NAME <input checked="" type="checkbox"/>						
24. NARRATIVE (See instructions on Other Side)				25. REGIONAL OFFICE DIRECTOR REVIEW DATE 1-10-95		
<div style="text-align: center;">  </div> <div style="text-align: right;"> <p>APPR/PREVIEW NOTIFIED</p> <p>No Comments</p> <p>Comments attached</p> <p>Excisions/Revisions</p> <p>Firm has not requested further notice</p> </div>						

(USE OTHER SIDE AND ADDITIONAL SHEETS IF NECESSARY)

NOTE: The respondents are the township fire marshal, a fire investigator at the scene and the insurance company claims agent. The whereabouts of the owner of the oven was not known and his telephone has been disconnected. The toaster oven is being held at the township fire headquarters for possible further examination by the insurance company.

PRE-INCIDENT

This fire occurred in a one story two bedroom frame bungalow constructed an estimated 40 plus years ago and intended primarily as a summer residence. It is situated in a rural wooded area about two miles from the nearest town. Similiar type bungalows are located in the area with several having been rennovated for year round use. The bungalow has unpainted plank board siding and a wood roof covered with lichens and moss. It is an estimated 30' x 40' rough dimensions. Per fire marshal and fire investigator, it was in a poor state of repair and had a leaking roof.

The dwelling involved in this incident was reportedly purchased several years ago by the father of the present owner, a 26 year old male, who then purchased it from his father about one year ago. The present owner was in the process of rennovating the bungalow for year round use. At the time of the incident, the owner had laid a cinder block footing for part of the structure which originally sat on stones and boards laid on the ground.

Per fire investigator, the owner is a heavy equipment operator and does not live in the bungalow on a daily basis, but does stay in the bungalow when he is working on the rennovations. He related that the owner's girlfriend is also an occupant of the bungalow at times. The usual domicile of the owner and his girlfriend is not known. Neither the owner or his girlfriend were in the bungalow at the time of the incident.

On the morning of the incident, a neighbor driving by observed heavy smoke emanating from the bungalow. He kicked in the locked front and back doors but could detect no one in the dwelling. He notified the fire department.

INCIDENT

A toaster oven on a kitchen counter of an unoccupied bungalow apparently malfunctioned and ignited combustibles resulting in extensive fire damage to the dwelling.

POST INCIDENT

The insurance claims adjuster reported that he talked with the owner after the incident and learned that the owner and his girlfriend were at the bungalow the night before the incident, that the owner's girlfriend had left for work in the morning before the owner and that the owner left the bungalow at about 7:00 A.M. for work.

Per claims adjuster, the owner told him that the toaster oven involved in the fire was a gift from his sister about six months prior to the incident. The owner reported no prior problems with the toaster oven and that it was not serviced or repaired. The toaster oven has reportedly been in the bungalow for the entire time and was used only on an intermittent basis whenever the owner or his girlfriend are present at the bungalow.

Per claims adjuster, the owner claims the toaster oven was not used the evening prior to the fire or in the morning before both he and his girlfriend left for work. Per fire investigator and insurance claims adjuster there was a burned sesame seed bun still in the toaster oven when it was examined. The bun was still intact although badly burned.

The toaster oven was always plugged into a duplex wall outlet in the kitchen per claims adjuster. The fire investigator stated that it was the only appliance plugged into that outlet at the time. The toaster oven was mounted on a kitchen countertop with a metal tray or grill from the toaster oven extending outward in the back and butting against thin wood luan panelling on the kitchen wall. Situated above the toaster oven was a wood shelf.

Per fire marshal, fire investigator and claims adjuster, while the owner stated the toaster oven was not used prior to the incident, the possibility exists the owner activated the press down lever to start the unit with the bun inside and forgot to check it before leaving. The unit malfunctioned and failed to turn off when the bun inside was done. The claims adjuster stated that a claimant may deny using a consumer product prior to a fire incident thinking use of the product will adversely affect their insurance coverage.

The fire origin was traced by the typical V shaped pattern on the remains of the luan panelling to the toaster oven as it sat on the kitchen countertop. The fire would have occurred sometime between the 7:00 A.M. time the owner reports he left for work and 10:00 A.M. when a passerby observed smoke emanating from the dwelling.

Per fire investigator, the fire appears to have originated where the tray or grill projecting from the back of the toaster oven was in contact with the luan panelling. The fire consumed the shelf above the toaster oven and burned out most of the kitchen, particularly the ceiling. The fire burned through the ceiling

and exited the roof above the kitchen and living room area which adjoined the kitchen. Damage to the bungalow and contents was considered to be total loss with a value of approximately \$60,000.

Per fire investigator, the 15 amp fuse protecting the circuit had blown but may have blown as result of the fire. During interior renovations, the owner had exposed much of the wiring but examination revealed none of the copper wiring in the dwelling was the cause of the incident.

PRODUCT IDENTIFICATION

The toaster oven was described as a Black & Decker TOAST-R-OVEN per fire marshal and claims adjuster. The fire marshal reports that when fire fighters originally entered the dwelling to fight the blaze, the glass in the oven was intact although cracked. Per fire marshal, the glass had read "Black & Decker TOAST-R-OVEN". The glass was completely shattered during clean up operations. The claims adjuster reported that the owner also informed him that the toaster oven was a Black & Decker TOAST-R-OVEN and that he had no packaging or owner's manual for the unit.

No identification was observed on the toaster oven which was being held at the township fire headquarters pending any further examination by the insurance company. The toaster oven consists of a burned and charred metal housing measuring approximately 13 1/2" L x 8 1/2" D x 7" H. The original plastic housing and components have been completely burned from the unit. No power cord remains attached to the toaster oven.

On the left side of the oven front was the control panel which appears to have two vertically mounted dials separated by a lever between them. The dials are reportedly for temperature and time settings. The lever was activated to toast and reportedly would automatically release when the toast was done. No labeling remains on the control panel.

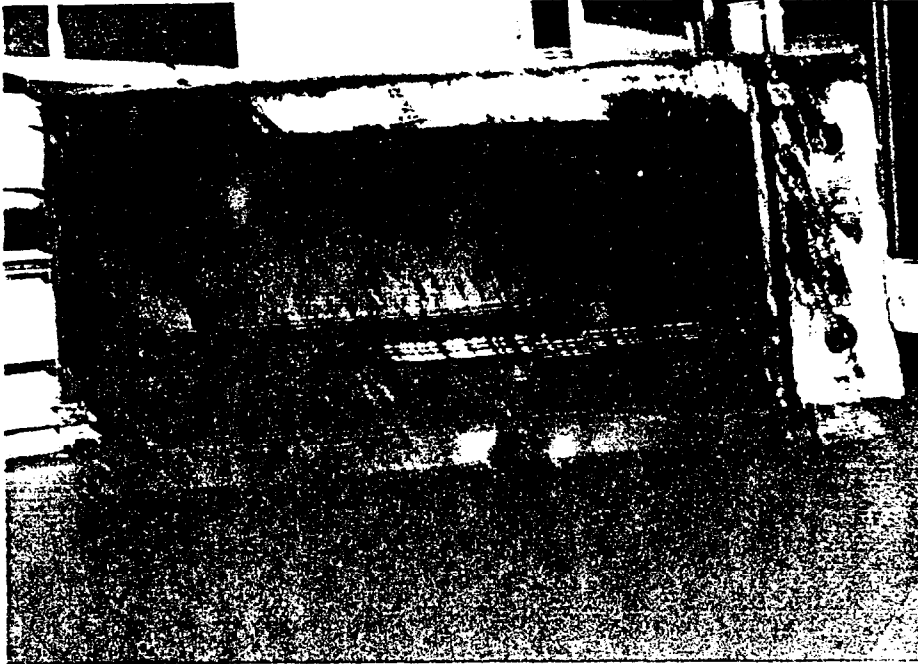
Per claims adjuster he is considering having a professional engineer examine the toaster oven to ascertain what component failed citing the large damage claims for possible subrogation. He mentioned that damage to the toaster oven was so extensive that it may be impossible to determine the exact component failure.

STANDARDS

It is not known whether the toaster oven complied with any standards. No labeling was apparent on the toaster oven as a result of this incident.

EXHIBITS

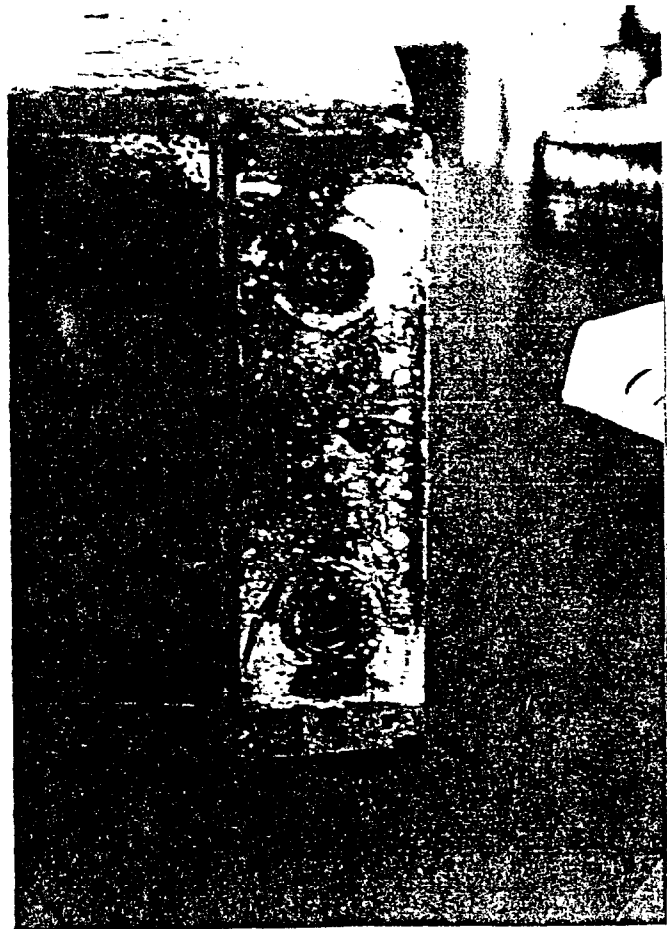
Exhibits A1/A9-Photographs
Exhibit B-Fire Report



Burned metal housing of toaster oven is all that remains from fire. Control panel is at right(left side of housing). No labeling was apparent on the remains but the unit is reportedly a Black and Decker TOAST-R-OVEN, model unknown.

②

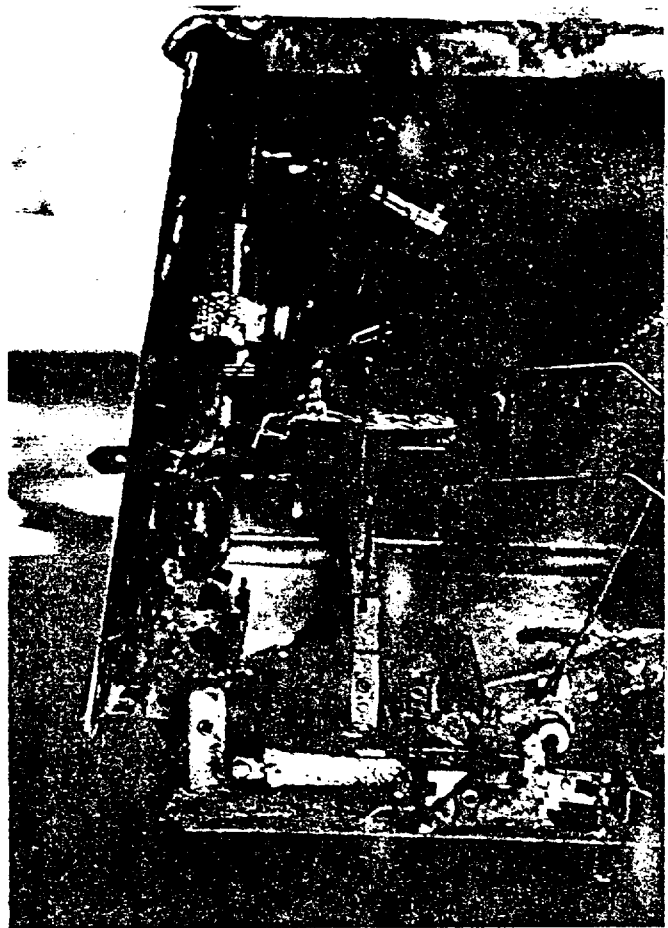
Closer view of control panel to shown two vertical dial controls with a lever control inbetween. The dial control were reportedly for temperature and time while the lever control is activated for toast. It would automatically pop up when the toast was done.



EXHIBITS A1/A2

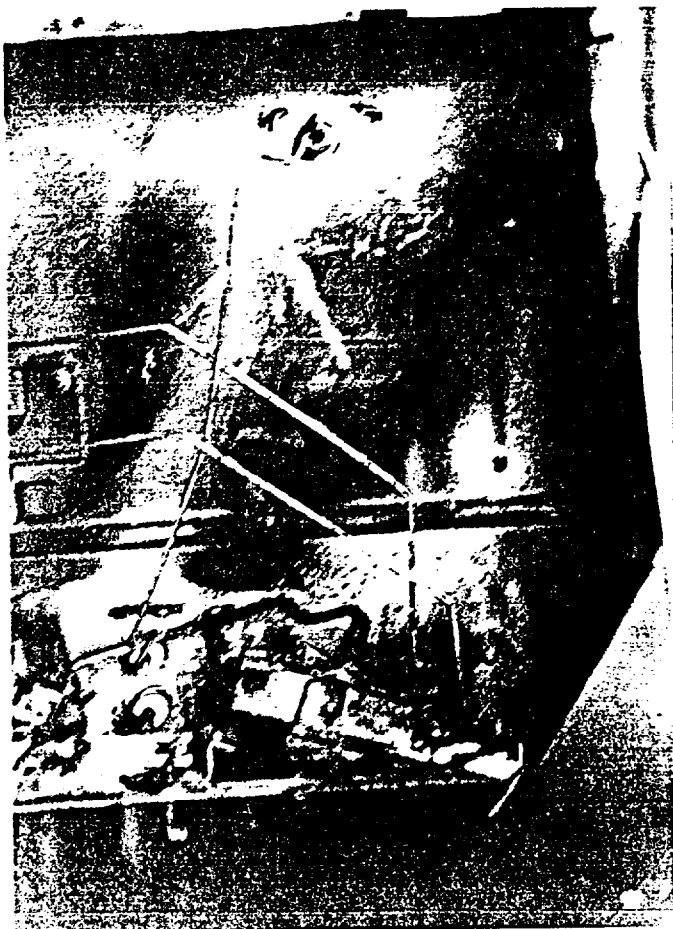
(3)

Open side exposing the remains of the controls from control panel at left. All plastic housing and plastic components have burned from unit.

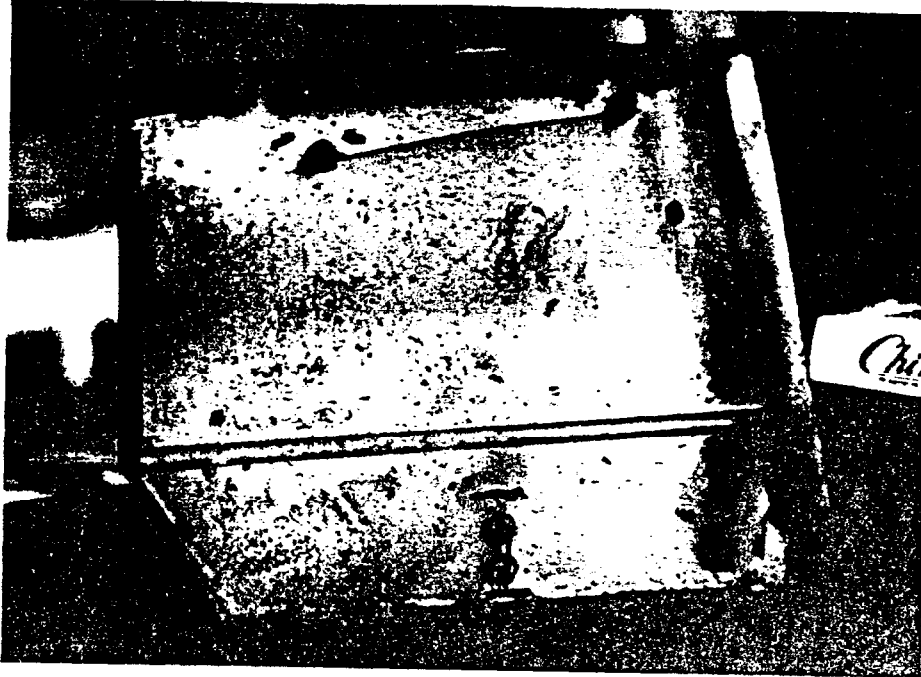


(4)

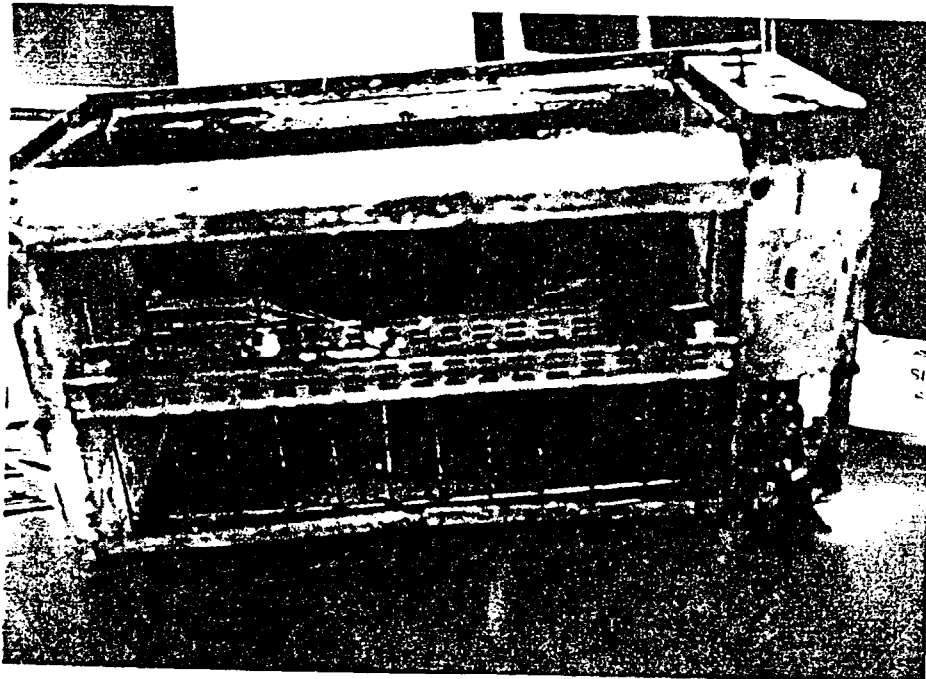
Continuation of controls from above at the back of the unit.



EXHIBITS A3/A4



Opposite side of housing to shown apparent heater rods at base and top.



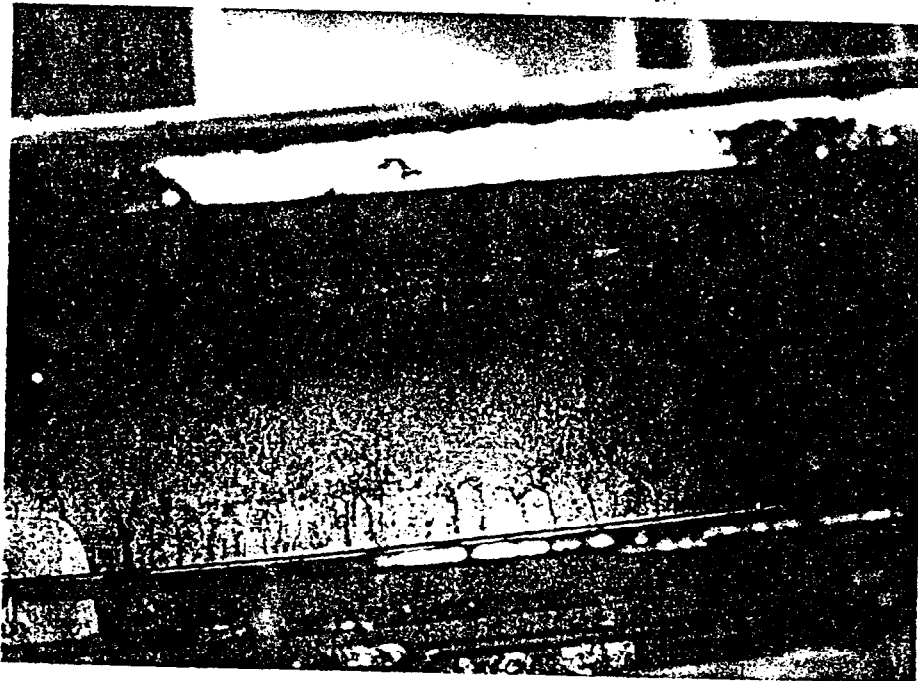
Bottom of toaster oven.

EXHIBITS A5/A6



⑦

Photo looking up into oven cavity ceiling to show front in tact heating rod and bent and burned rear heating rod.



⑧

Rear top heating rod appears to be burned and bent from heat.

EXHIBITS A7/A2



Back of toaster oven. A grill or tray was reported to have projected backward from beneath the unit and this grill or tray was in close proximity to the thin lauan panelling in the kitchen. The panelling apparently ignited from heat emanating from the unit, grill or tray. The toaster oven was reportedly about 6 months old at time of this incident. It was stored on a kitchen counter top of a one story two bedroom bungalow the owner was renovating. The toaster oven was plugged into a duplex wall outlet continuously and owner reports it was not in use at time of incident although a burned sesame seed bun was observed inside oven after fire. No other electrical appliances were plugged into outlet at time. Damage to the unoccupied bungalow and contents was approximately \$60,000 and considered a total loss.

EXHIBIT A-9

941103CCC1042

SPARTA TOWNSHIP FIRE DEPARTMENT

Date: 8/30/94 Time: 10:15 AM/P.M.
 Location: 31 Memory Lane
 Reported By: Micheal Farrell
 Type of Fire: Structure
 Owner: [REDACTED]
 Home Address: [REDACTED]
 City: Sparta State: NJ Phone: 729-2365
 Occupant (if different than owner): Same
 Origin of Fire: Toaster oven on kitchen counter
 Cause: Undetermined. See investigation report for details.
 Suspicious Origin: ☒ NO ☐ YES If yes, explain and list investigator(s) notified

Fire Confined to: Kitchen and Living room
 Time Arrived: 10:20 Time Dismissed: 11:42
 Apparatus Responding: Engines 3 and 6


Fire Extinguished By (list number) 1 Extinguisher 1 Sprinklers
1 Booster 1 Hydrants
1 1½" Handline 1 Other
1 1¾" Handline
2 2½" Handline
 Equipment Used (list number) 4 Air Packs 4 Tarps
4 Air Cylinders 4 Foam
6 Fans 6 Other
6 Forcible Entry
 Tools

Injuries: ☒ NO ☐ YES (Explain - Civilian/Fire Fighter/Extent)

For Motor Vehicle Incidents: Reg. No: _____ State: _____
 V.I.N.: _____
 Make: _____ Model: _____ Year: _____

For Appliance Incidents: Type of Appliance: Toaster oven
 Make: B & D Model: ToasterOven Ser. # _____

Insurance Company or Agent _____
 Address: _____
 Special Notes (use back if necessary): _____

Signed: Jack Sandau, Chief 
 Officer In Charge

• White Copy - Fire Marshal Yellow Copy - Keep in Personal File Pink Copy - Fire House File

941103CCC1042

INCIDENT # 94-0822

FIRE SCENE INVESTIGATION REPORT
SPARTA TOWNSHIP FIRE DEPARTMENT

Date of fire: 8/30/94 Investigator: [REDACTED]

Address of fire: [REDACTED]
Sparta, NJ 07871

Type of Occupancy: Single family residential

Type, Size, & Age of Structure: Woodframe, Approx. 30'x40', 40⁺ yrs.

Name of Occupant: Tyler P. Stewart

Employer & Business Phone:

Owner's Name & Address: Same

Time Alarm Received: 10:15 Type of Alarm: Radio

Name of Individual Reporting Fire: Michael Farrell

Time FD was Dispatched: 10:15

Date of Investigation: 8/30/94 Time Investigator Arrived: 10:30

Officer in Charge: Chief Jack Sandau

Weather Conditions: Clear, Calm, Warm

Names of First Arriving Police & Firefighters:

Cpl. Douglas Kreuger P.D.

Asst. Chief Michael Farrell F.D.

Forced Entry (who, where, how): M. Farrell - Front Door - Kicked in

Responding Fire Units: Engines 3 and 6

Method of Extinguishment: Handlines

Equipment Used: See F.D. Incident Report

Fire Confined to: Kitchen, living room

Thomas McArthur

10/28/94

941103CCC1042

INCIDENT # 94-0822

FIRE SCENE INVESTIGATION REPORT
SPARTA TOWNSHIP FIRE DEPARTMENT

Point of Origin : Toaster Oven on kitchen counter

Area of most severe damage: Kitchen/living room

Path of Fire Through Structure: From kitchen counter, through luan panel
wall into living room.

Cause of Fire - Accidental: Malfunction or inadvertent activation of appliance.

- Natural:

- Suspicious (list signs of incendiarism):

Photographs Taken: Jason Debski - Sparta First Aid Squad

Evidence Collected: (1) Black & Decker Toaster Oven

Papers, Records, Valuables, Etc. Removed: See Police report.

Structure Secured (Date & Time): 8/30/94, 11:30

Turned Over To Whom: Turned over to Sparta P.D. - awaiting arrival of owner.

Thomas McArthur

10/28/94

SPARTA TOWNSHIP FIRE PREVENTION BUREAU — FIRE INVESTIGATION REPORT

INCIDENT NO. 94-0822

941103CCC042

Structure Fire 8/30/94, 10:15 Hours
 Lane, Sparta, NJ

The following is a summary of information and observations compiled by the undersigned who responded upon initial fire department dispatch.

The subject fire was discovered by Asst. Fire Chief Michael Farrell who smelled smoke while driving in the vicinity. Nearby DPW workers at the office on Sparta Avenue also reported smelling smoke in the area as early as approximately 08:00 hours. Heavy smoke was emanating from the structure with visible fire in the living room at the time of discovery. Upon arrival of the first engine, the front door was forced open by the Fire Department for suppression purposes. Both front and rear doors appeared secured with no sign of forced entry prior to Fire Department activities. The living room windows were noted by M. Farrell to be opened with the screens shut.

No occupants were present at the time of fire. Subsequent interviews by Fire Chief J. Sandau and insurance investigator C. Casale with owner Tyler P. Stewart and his girlfriend indicated the occupants had left the structure approximately one to two hours prior to discovery of the fire.

Post fire investigation found the heaviest fire damage in the area of the living room and adjacent wall in the kitchen. Based on burn patterns and heavier damage to structural members on the kitchen side, the point of origin was traced to a Black and Decker Toast-R-Oven (no serial or model numbers visible) on the kitchen counter adjacent to the living room wall. The fire had travelled up the kitchen wall from behind the toaster oven and readily burned through the lauan panelling into the living room as the wall was only sheet rocked on the lower half. An electric coffee pot and space heater next to the toaster oven were found to be unplugged and not related to the cause of the fire.

The toaster oven was found intact with only a crack in the glass window on the cover. A severely burned sesame roll was found inside the toaster oven. It was also noted that the bottom grill of the oven extended beyond the rear of the oven and appears to have been touching the lauan wall panel. The toaster controls were non discernible by visual inspection due to fire damage. Also, an aluminum tray in direct contact with the top of the oven had melted.

Signature: Thomas McArthur

Date: 10/28/94

SPARTA TOWNSHIP FIRE PREVENTION BUREAU — FIRE INVESTIGATION REPORT

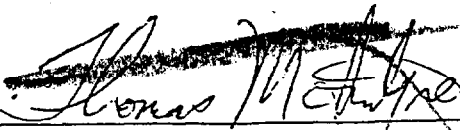
INCIDENT NO. 94-0822

941103 CCC1042

In summary, the subject fire appears to be accidental in nature, originating at the toaster oven on the kitchen counter. The exact cause however, remains undetermined as to whether the appliance malfunctioned or was inadvertently activated and left unattended by the occupants. The subject appliance was collected by the Sparta Fire Chief and secured by the Fire Prevention Bureau pending decision of the insurance company to pursue further laboratory testing.

Sparta Building Inspector Jan Opt Of, Police Officers Cpl. Doug Kreuger and Detective John Paul Beebe were on scene and advised of above listed determinations. The County Prosecutor's Office was to be notified of same through Sparta P.D.

No further actions were taken by the Fire Prevention Bureau.

Signature: 

Date: 10/28/94

Bill Robinson pl fl

gm

ACCIDENT INVESTIGATION REQUEST FORM

11/1/94

6 P I

Document Number N4A-0101A

Date of Incident 9/7/94 Category I.D. 566715/995

Follow-Up Requested

Hazard Analysis

Section 15

Type Follow-Up Requested

Telephone Call

Or

On-Site

Headquarters Contact R. Rauchschwallbe

Assignment Message Obtain fire dept. report and any follow-up report verifying source of fire. Currently have calls on both Black & Decker and Proctor-Silex toaster ovens. Determine service record and prior problems with toaster oven. What was its pattern of use?

Person(s) to Contact ① Fire Chief Jack Samdau
Sparta, NJ

② [REDACTED]
Memory Lane

Guideline

Requested By RR

Task Number

941103 CCC 1042

Assigned to

NYCO

Date

11/4/94

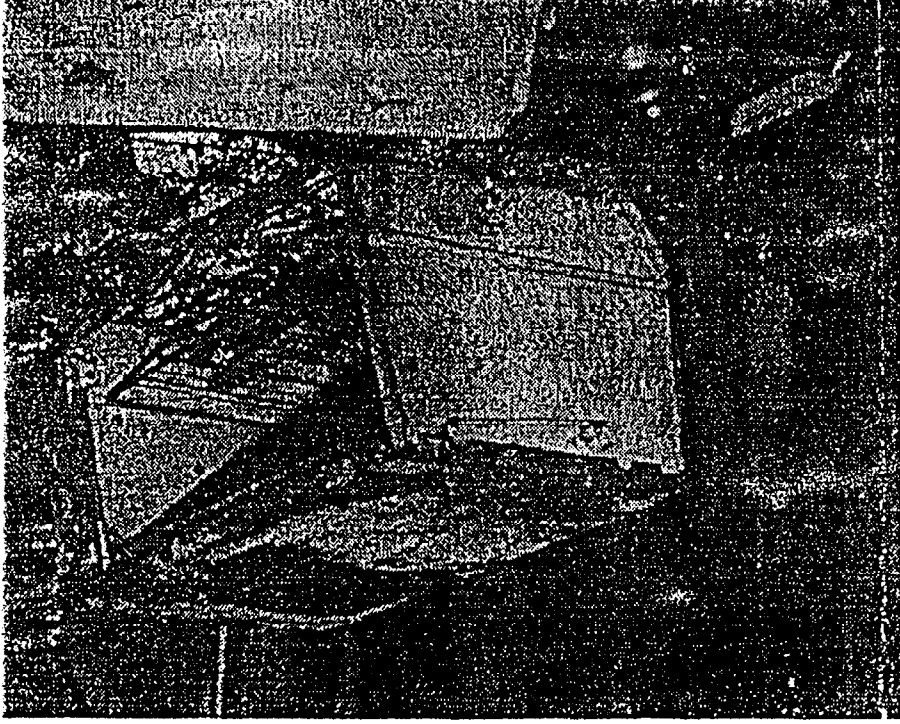
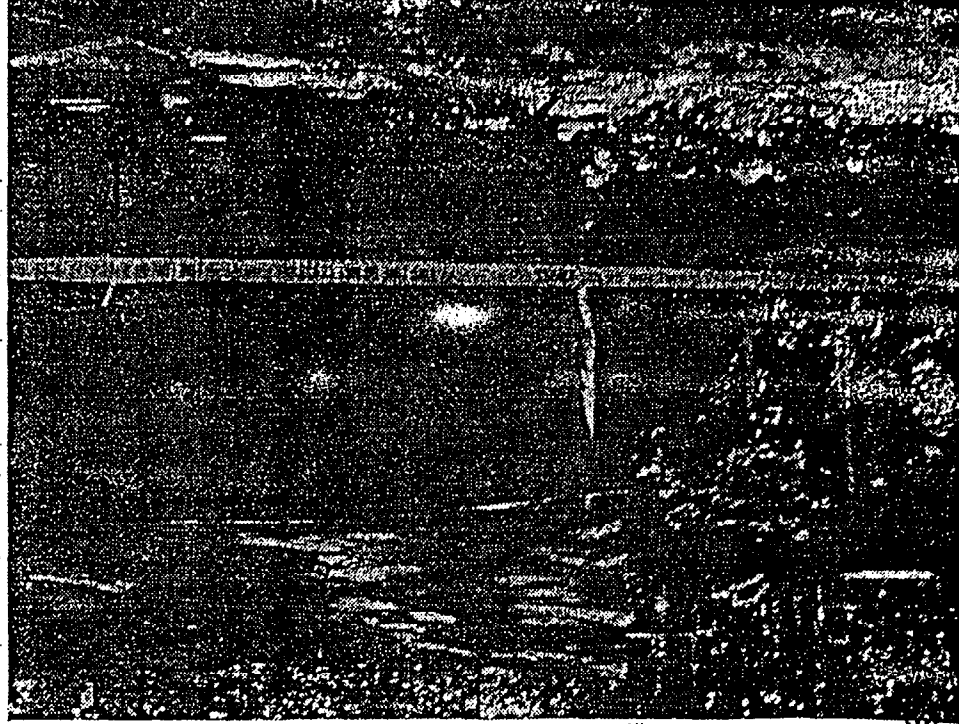
SPARTA INDEPENDENT
SPARTA, N.J.
WEEKLY 9.000

SEP 8 1994

New Jersey Clipping Service

N4A-0161A

OCT 11 1994



Fire guts vacant home on Memory Lane, blamed on toaster oven

SPARTA - It took Sparta fire fighters less than fifteen minutes to put out a fire that gutted a home on Memory Lane. According to Fire Chief Jack Sandau the fire was probably caused by a toaster oven.

"The fire started in the kitchen and went into the living room," he said. Sandau said that the fire prevention bureau will be examining the toaster oven to determine the position of the dial positions at the time of the fire.

The house, owned by Mr. Stewart, was vacant at the time the fire originated.

Sandau said that 15 minutes and two pieces of apparatus responded to the scene.

0216/1884

941103CCC1042

25 JAN 1995

The attached photographs were supplied by the Sparta Township Fire Marshal who was unable to locate the negatives so took these Polaroid photographs of the prints.



Bungalow where fire occurred. Fire had exited the roof and it had collapsed in the center.



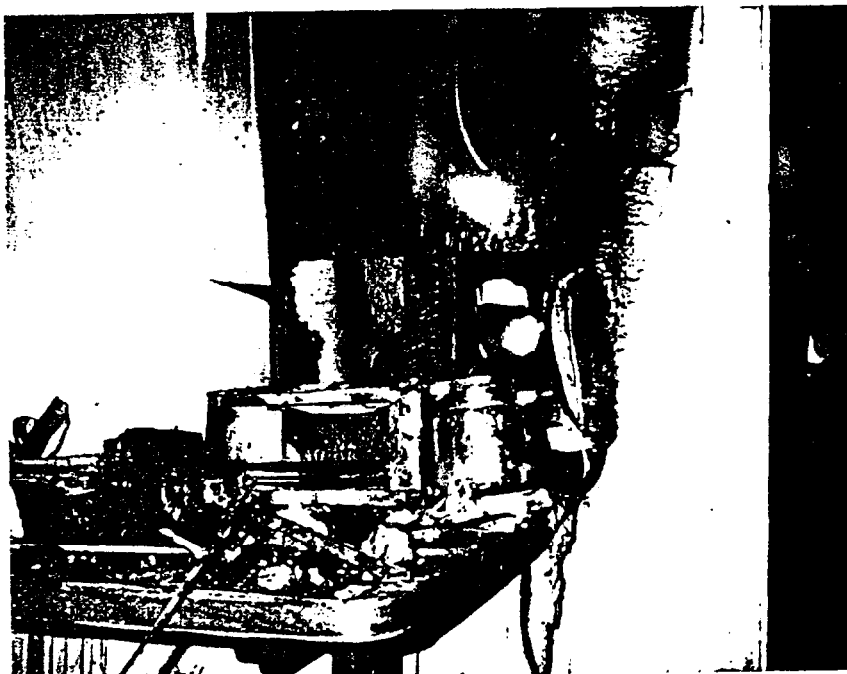
Another view of the bungalow above. Bungalow was unoccupied at time of the fire.

EXHIBITS A 10/A11



12

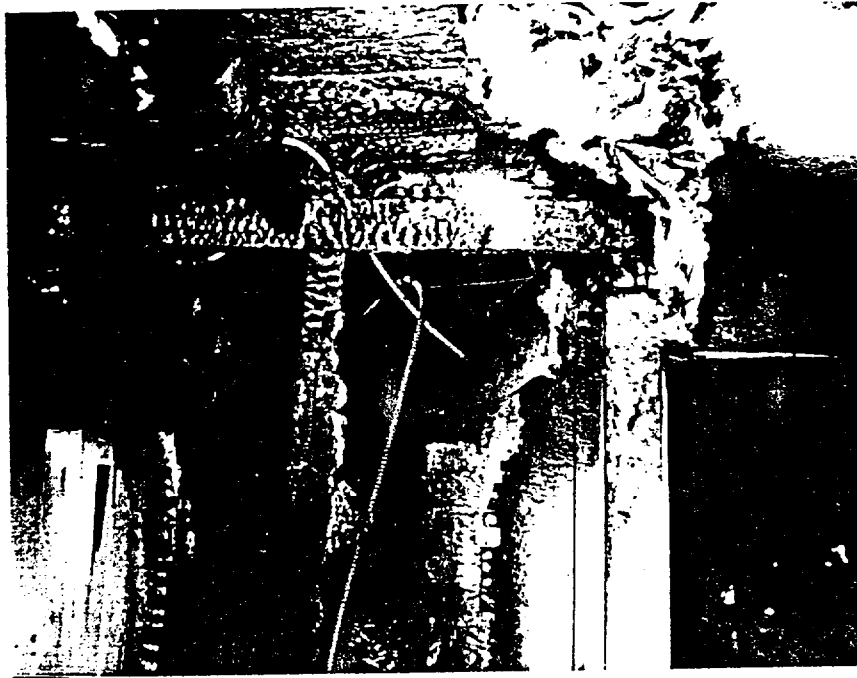
Backdoor of bungalow. Owner was attempting to place block foundation under bungalow which sat directly on the ground.



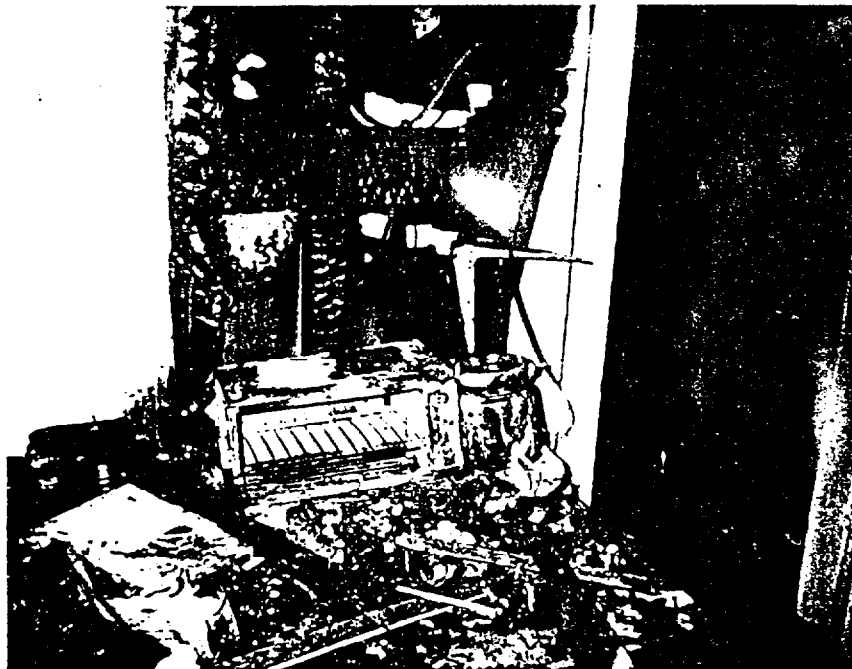
13

Fire originated with toaster oven shown on table next to coffee pot. Note V shaped pattern on luaun paneling..

EXHIBITS A12/A12



Fire went up luaun paneling and into attic space before emanating from roof.



Another view of toaster oven. Note that coffeepot was not plugged in at time of fire.



(16)

Closeup of toaster oven. All plastic components and identification had apparently been burned off unit.



(17)

Side view of toaster oven to show plastic housing burned off. The unit was identified as a Black & Decker TOAST-R-OVEN.